

## NEWS OF THE SECRET AND BENEVOLENT LEADERS.

## SPANISH WAR VETERANS.

The fact that a magnificent monument is to be erected in the Spanish war section of Arlington National Cemetery by the National Association Colonial Dames of America in memory of the brave boys in blue who gave up their lives during the war with Spain, was kept a profound secret by the promoters until a few days ago. Now that the secret is out, Commander Lee M. Lipscomb and the comrades of the District of Columbia Corps are bestirring themselves to the end that the dedication ceremonies on April 30 next shall be as imposing as it is possible to make them.

Members who are without the uniforms of blue and gray are being urged to procure them in order that there may be a large uniformed contingent not only at the dedication of the monument but in the Memorial Day parade as well. In future parades the District Corps will have in line the comrades of seven commands, besides the Spanish war guard and the drum, fife, and bugle corps. Future events will also be participated in by five ladies' auxiliaries.

The comrades of Gen. Nelson A. Miles, Command No. 1, are arranging for a literary feature and smoker at the conclusion of one of the meetings in each month.

Richard J. Harden, Command No. 8, now has a thirty ladies' auxiliary, which was organized last night at Spanish War Veterans' Hall, 612 E Street northwest. The ladies connected with this auxiliary are earnest workers and will be of great assistance to the energetic members of Harden Command.

The ladies of Mary Sherman Miles Auxiliary are looking forward with pleasant anticipations to their reception and encampment on the evening of April 2 at the residence of their president, Mrs. Ford, 808 Massachusetts Avenue northeast, when General and Mrs. Nelson A. Miles will be the guests of honor.

John Jacob Astor, Command, at the Soldiers' Home, is recruiting additions to its membership. The comrades of this command will be in line at the dedication of the monument at Arlington over their fallen comrades on April 30, and the corps officers predict that they will make an excellent showing.

Capt. S. B. Wallace, of Charles Young Command, No. 112, is co-operating with Mrs. Julia M. Layton in forming a ladies' auxiliary.

Adjutant General L. C. Dyer reports that many new commands are being organized in all sections of the country. He is glad to observe the friendly rivalry among the District commands as to which will make the best showing as to uniformed comrades and members in the two prospective parades—April 30 and May 30 (Decoration Day) next. He says such activity is an indication of the robust health of the District Corps.

## SONS OF THE REVOLUTION.

The District of Columbia Society of the Sons of the American Revolution has elected the following delegates and alternate to the national congress of the S. O. A. R., to be held in this city, April 30, May 1 and 2: Delegates—John H. Moore, James F. Dubois, J. P. Earnest, F. E. Grice, Thomas P. Randolph, M. M. Parker, William A. De Calandry, W. P. Thompson, Dr. E. M. Gallaudet, and Dr. Thomas Childs. Alternates—Gen. George M. Sternberg, William H. Bayley, Newton Brooks, B. H. Warner, Dr. William Donnelly, Leon L. French, Frank Smith, Hon. John Douglas, William L. Marsh, John Sherman, Dr. Coleman A. S. Perham, and Dr. Charles Richardson. President Noble D. Larnier has appointed the following committees of the society: Executive committee—Noble D. Larnier, chairman; Gen. Thomas M. Vincent, Brainard H. Warner, S. W. Woodward, and Francis E. Grice. Ways and means committee—William Hamilton Bayley, John D. Biddle, O. S. Forman, George C. Maynard, Wilson N. Paxton, Darius A. Green, and Dr. Frank Baker. Building committee—Bernard B. Green, chairman; A. R. Clark and Fred D. Owen. Library committee—Zebina Moses, chairman; Henry O. Hall and William J. Rhiss. Advancement committee—John Sherman, chairman; Justice D. J. Brown, Col. Felix A. Reeve, Prof. Frank W. Clark, Hon. A. B. Hagner, Prof. Seth Shepard, Hon. John Goode, Lieut. Col. Harry C. McLean, Fred Smith, Gen. Henry V. Boynton, Leon L. French, and Clifton Clark.

The addresses at the spring meeting of the Society of the Sons of the Revolution will be made by Senator William A. Clark of Montana and James T. Dubois, of the United States consular service. The meeting will be held at the Barton Hotel next Wednesday evening, and will be exclusively for the members of the society and invited guests. Luncheon will be served.

## A. O. UNITED WORKMEN.

The Grand Lodge of Maryland, A. O. U. W., met in Society Temple, Fifth and G Streets northwest, last week. The body remained in session two days. It has jurisdiction over Maryland and Virginia as well as the District of Columbia. The following delegates were in attendance: District of Columbia—Dr. F. V. Brown, Clifford W. Smith, George W. Mowen, Nicholas Dabshild, Emory F. K. Will, J. M. Berry, Thomas S. Clark, Lewis N. Hirschberg, John R. Mitchell, Henry Grape, Fred Kerner, George H. Mitchell, Samuel Schilling, James H. Conner, J. J. Miller, E. P. Vinton, William E. Lueck, F. B. Sappington, M. Kahn, E. S. Gundy, Peter W. Shafer, John W. Diggs, A. Schneider, W. Rose Young, S. Feglow, L. P. Herr, Washington Beauchamp, P. H. Cleaver, John R. Gibbons, William Liffie, J. H. Dockman, William Greath, M. N. Hirschberg, J. E. Green, George A. Cox, R. H. Burman, Louis A. Bethke, James Leonard, Virginia—George T. Benson, C. G. Smithers, William J. Wyatt, W. T. Mester, E. W. Taylor, J. R. Grooms, C. West, J. E. Dwyer, James Nealon, R. E. Holloway, M. P. Lloyd, J. P. Rives, W. M. Winfree, James J. Daly, Abe Schloss, Harry Hodges, J. J. Dempsey.

The following delegates were elected by the Grand Lodge: Grand Master Workman, Marion H. Stevenson, Cape Charles, Va.; Grand Foreman, Dr. J. Ward Wilson, Baltimore; Grand Overseer, John Goode, Cape Charles, Va.; Grand Recorder, A. F. Colbert, Baltimore; Grand Receiver, S. Eccles, Jr., Baltimore; Grand Guide, Dr. F. A. St. Clair, Washington; Grand Inspector, James Severe, Jr., Washington; Grand Old Guard, John S. Bass, Richmond, Va.; Grand Trustee, E. S. Gundy, Crisfield, Md.; Representatives to Supreme Lodge, Louis Becker, F. B. Sappington and A. F. Colbert, of Baltimore.

Supreme Master Workman A. C. Harwick, Past Grand Master H. B. Dickinson, and Grand Receiver Victor R. Bledson were visitors during the session. The following officers and members of Grand Lodge standing committees were among those present: L. E. P. Dennis, Dr. George L. Wilkins, J. H. Short, T. T. Taylor, Joseph R. Clark, William J. O'Brien, Jr.,

## THE ROYAL ARCANUM.

The recent initiation by a single Washington Council of the Royal Arcanum of a class of 227 candidates directs particular attention to the wonderful growth and prosperity of this great fraternal order, which now numbers close to 250,000 members. Twenty-five years ago the Royal Arcanum was organized in Boston with nine members. The first assessment called to pay the first death claim brought in \$2,000.00, leaving a balance of 68 cents. The last assessment (February) amounted to about \$600,000. During the twenty-five years past the Royal Arcanum has paid

since today, and its motto is Freedom, Friendship, and Charity. Seltzer, Tribe, No. 16, held a large and enthusiastic meeting Tuesday night at the wigwam, 210 Pennsylvania Avenue northwest. In the absence of Sachem J. G. Wepson, who is confined to the house by an accident, Senior Sachem E. J. Kallan presided. The entertainment committee, C. F. Sudworth, A. F. Broecker, F. J. Plant, Charles A. Craft, and Ray Cogswell, is making arrangements for a progressive euchre and dance next month, and will also raffie a handsome silk pillow, donated to the tribe by the wife of Brother George Watt. The proceeds are to go to the widows and orphans' fund. Seltzer Tribe numbers among its members some of the best local talent, and on almost every "sleep" there is an impromptu entertainment, which is thoroughly enjoyed. Although one of the youngest tribes in the "reservation," Seltzer is in a very flourishing condition, and is capturing "palefaces" at every "council fire."

The Great Sun Council Fire of the Great Council of the United States (the fifty-fifth) will be kindled in the hunting grounds of Norfolk Reservation of Virginia in corn moon, O. S. D. 411. The report of the great chief of records for the great sun ending last Sun Buck Moon, O. S. D. 410, was: Tribal membership, 23,343; degree of Pouchonts membership, 49,851; total membership, tribes and councils, 23,343; net increase during the past great sun, 24,717. Many important amendments to the law will be acted upon at the next great council meeting, one to increase the per capita tax from ten to fifteen inches.

## THE GOLDEN EAGLES.

Washington Temple, No. 1, Ladies of the Golden Eagle, presented a lively scene Monday night. The installation of the newly-elected prophetess, Mrs. McKee, by Deputy Supreme Temples, Mrs. A. Collingsworth, was of especial interest to the Temple. An entertainment to take place next month was discussed and acted upon by the Temple. When the business of the evening was finished, a social was held and refreshments served. An amusing reading by Mrs. Hyer was appreciated by all. Past Grand Chief W. G. Haller was among the guests of the evening. The next meeting of the Temple will be held next Monday in the hall at Fifth and G Streets northwest.

Monarch Temple, No. 2, Ladies of the Golden Eagle, had a large and interesting meeting Tuesday night at the residence of the Grand Chief, Mrs. McKee. The session was of more than ordinary interest to members of the Temple. Noble Temples Johnson presided over the meeting with her usual ability. Refreshments were provided after the business was finished.

Cyrus Castle, No. 1, initiated five members in its second degree during its regular session Wednesday night. Under a special dispensation one knight was given the third degree also. The chair was filled by Past Grand Chief W. G. Haller. Visiting knights from America Castle No. 3 assisted in the initiation ceremonies. Six new applications for membership are being considered. The Grand Council of the castle is growing rapidly. On Wednesday next a smoker will be given after the regular business of the evening.

America Temple, No. 3, Knights of the Golden Eagle, held regular session Thursday, March 13, at its usual place of meeting. The chair was filled by Vice Chief Kerper. The Grand Council of the castle is growing rapidly. On Wednesday next a smoker will be given after the regular business of the evening.

The annual meeting and election of officers of the Grand Council of the District of Columbia, Royal Arcanum, was held on Monday night, March 17, at Scottish Rite Hall, 1007 G Street northwest. The following officers were elected: Grand regent, W. H. Brigham; vice grand regent, R. G. Sherrett; grand orator, John D. Biddle; grand chaplain, J. Edward Savine; grand warden, W. G. Slaymaker; grand scribe, William L. Evans; grand guide, G. M. Copenhaver; grand trustees, S. C. Browne, B. E. Hendrickson, and J. R. Gibson.

Grand Regent Brigham, who was re-elected without opposition, said in his annual report: "The year just ended has been the banner Grand Council of this jurisdiction, and I congratulate you and tender you my hearty thanks for your good and faithful work, while I am unable to find words to express my appreciation and earnestly beseech you to take the lead for the year to come."

The grand regent said he regretted that there were here, as in all other jurisdictions, many members who took little or no interest in the welfare of the order, and suggested that the committee on the state of the order co-operate with the orators of the various councils to devise means by which the meetings would be made so interesting and entertaining that every member would find it a pleasure to attend every meeting of his council.

Tuesday night the Grand Council heard reports of committees and transacted business of the council until about 9 o'clock, when the members went to O'Leary's, where the annual banquet was held. This was one of the most enjoyable affairs ever given by the Grand Council of the District of Columbia.

On Wednesday night the newly elected officers were installed, and the remaining business of the council transacted. O'Leary Council, No. 1509, the baby council of the District, as far as age is concerned, but which, by the active work of its members, has passed in point of membership two other councils several years its senior—was especially fortunate in having one of its officers, William L. Evans, honored with the office of grand scribe. Mr. Evans instituted O'Leary Council in July last, and is now its past regent.

Arrangements have about been completed for the "ladies' night" to be given by O'Leary Council at its hall, Northeast Temple, on Monday evening, March 31. At its meeting tomorrow night the final details will be completed, and this event will undoubtedly be much more enjoyable than those previously held by this council.

## IMPROVED ORDER RED MEN.

The Improved Order of Red Men is rapidly coming to the front in this city. During the past two years the membership has more than doubled and two new tribes are now being formed. There are now eight tribes, three Pouchonts Councils (the ladies' branch of the order), and three "Hay Loft" (social branches of the order) in existence in the District of Columbia. The tribes, their meetings nights, and locations are as follows: Osage, No. 6, Monday night, Society Temple, Fifth and G Streets northwest; Seltzer, No. 16, Tuesday night, 210 Pennsylvania Avenue northwest; Idaho, No. 15, Tuesday night, Northeast Temple; Tuscarora, No. 5, Wednesday night, Odd Fellows Hall; Logan, No. 8, Stobham's Hall, Georgetown; White Eagle, No. 17, Four-and-a-Half and G Streets southwest; Seneca, No. 11, 326 Pennsylvania Avenue southeast. The Improved Order of Red Men is the oldest organization of American origin in existence today, and its motto is Freedom, Friendship, and Charity.

## WOODMEN OF THE WORLD.

The Sovereign Camp, Woodmen of the World, not including the Pacific jurisdiction, issued 48,199 certificates last year. The membership the first of this year was 153,017, being a net gain of 23,180 members. During the year the income was \$2,170,366.28, the death losses paid were \$1,651,709.03, the monuments erected were \$5,000, and \$1,100 was paid to old age benefits. The assets over and above liabilities exceed \$350,000. During the year 281 death losses of members who were in the order less than two years were paid on accumulative plan of the society and resulted in the reduction of the losses in the sum of \$146,500. The progress of the order was extremely satisfactory, and the very fact that the above record was made during a period of transition from several rates at the same age to uniform reduced rates indicates a most gratifying condition of things.

The Pacific jurisdiction comprises the States of California, Colorado, Idaho, Montana, Nevada, Oregon, Utah, Washington, and Wyoming. It has 716 prospect camps, 75,000 members in good standing. Amount of protection in force, \$100,000,000. Reserve fund, \$331,000. Total assets, \$500,000; liabilities, none. Eleven years of age, death rate 5.4 per 1,000 per annum. Three million dollars death claims paid. Ten largest camps contain more than 12,000 members. Hazardous vocations eliminated. The most rapid growth of any organization in the world of the same age. Membership in the entire order, 240,000, and \$100,000,000 paid to widows and orphans. The Pacific jurisdiction has a record which would make it one of the ten largest fraternal insurance orders in the United States without reference to the other jurisdictions of the order.

## FOR THE NEW TEMPLE.

For more than ten years the subject of building a new Masonic Temple in Washington has been agitated among the members of the fraternity, as the present temple at Ninth and P Streets, erected in the early 60s, long since became inadequate to accommodate the increased membership. After several years of discussion as to how to proceed, it was decided to give a fair and exposition, hoping to realize a sum of money to form the nucleus of a new Masonic Temple fund. The fair was held in April, 1898, and the result far exceeded the most sanguine expectations, the net proceeds being in excess of \$48,000. Subsequent donations and stock subscriptions swelled the available fund to \$85,000. The New Masonic Temple Association was incorporated, and the eligible site at the junction of Thirteenth and H Streets with New York Avenue was purchased.

At a called meeting held in July last, in response to an invitation of the New Masonic Temple Association, representatives from forty-one lodges met, organized a board of control, and decided to hold another fair, beginning April 14, 1902, to raise funds to finish paying for the site and to enable the erection of the new temple to be commenced. The active work for this month event was begun in January last by the organization of an executive committee and the appointment of committees from the various bodies participating.

There are now actively at work committees comprising more than 1,700 Masons, while their efforts are being supplemented by over 1,000 ladies, all systematically working for the success of this enterprise. The enthusiasm has spread until more than 6,000 local Masons and their families and their friends are now taking the liveliest interest in the impending fair, and almost without exception are making contributions of work, money, or articles. Many contributions are also being received from sources outside the city. A "straw" showing the deep local interest in tickets and badges, which has hardly finished the task of distributing season tickets to the membership, and

the Grand Council of the Knights of the Loyal Guard, at its late regular session at Erie, Pa., had delegates from the District, Pennsylvania, Ohio, Michigan, Illinois, and other States where the order has been operating. Mayor Depinet, of Erie, welcomed the convention, and the local members of the order pleasantly entertained the delegates. The reports of the officers showed a gratifying condition. The order has now a reserve fund in excess of \$75,000, and as the close of 1901 it had no liabilities in any form and not a single notice of a death in the office. Since organization the order has paid death losses amounting to \$225,500, and it has never yet found it necessary to contest a claim. It enjoys the proud distinction of never having a case in court. Its membership in good standing is now 6,003. The following supreme officers were elected for the ensuing term: Supreme commander-in-chief, Edwin O. Wood; supreme general, C. H. Pomroy; supreme recorder general, F. H. Rankin; supreme paymaster general, R. F. Cothran; supreme surgeon general, Dr. O. Millard; supreme advocate general, Mark W. Stevens; board of supreme auditors, T. Fred Anderson, C. A. Gower, and C. W. Grobe.

There was only one amendment made to the laws at this session of the Grand Council, and that was in the way of providing that, in case a death claim could not be settled by the executive committee, the beneficiary could submit it to a board of arbitration. In such event the beneficiary shall select one arbitrator, the executive committee another, and the two choose a third. The decision of the board of arbitration shall be final. The beneficiary, however, can have the option of having a board of arbitration, or of dealing with the Grand Council direct.

The Knights of the Loyal Guard were organized in 1890, and during the early years of its existence its headquarters were exclusively to the State of Michigan. It preferred to entrench itself thoroughly at home before undertaking to cover a wider area. Having succeeded along these lines it has opened out territory in intelligent management and it is preparing to take a more active part in the purpose for which it was formed.

The regular representatives and members of the Grand Council were Frank B. Anderson, E. M. Nesbitt, Detroit; E. O. Wood, Flint; A. S. Ackerly, Lima, Ohio; F. H. Rankin, Charles C. Simons, Detroit; O. Millard, C. H. Pomroy, Saginaw; W. S. Warren, Grand Rapids; M. W. Stevens, E. T. McCoy, Bay City; B. F. Cothran, C. A. Gower, Lansing; T. Fred Anderson, H. J. Hall, Kalamazoo; Charles W. Grobe, E. N. Hall, Hamburg; Mrs. M. A. Warren, J. J. Crowley, Chicago, Ill.; Mrs. Jennie R. Strong, Otto L. Saragoss, Owasco; Eleanor C. Crowley, Chicago; Mrs. H. E. Lander, Alex. Scott, Washington, D. C.; E. P. Wildman, Nelson Goodrich, Goodrich; T. B. Leth, Plymouth.

Supreme Commander Ed O. Wood and Supreme Surgeon General Millard, of the K. O. T. L. G., are in the city, registered at the Shoreham.

## BENEFITS PAID BY FRATERNAL ORGANIZATIONS.

The following table exhibits the total benefits paid by each of the fraternal organizations from their birth to the present date:

Ancient Order of United Workmen.....	\$117,717,457 61
Knights of Honor.....	75,025,215 21
Royal Arcanum.....	41,772,702 31
American Legion of Honor.....	24,520,800 96
Modern Woodmen of America.....	21,500,000 00
Knights of the Macabees, Supreme Tent.....	18,000,000 00
Knights and Ladies of Honor.....	17,308,228 47
Endowment Rank, Knights of Pythias.....	13,767,150 25
National Union.....	12,739,744 51
Order of Chosen Friends.....	12,748,658 74
Catholic Benevolent Legion.....	10,510,481 45
Catholic Knights of America.....	11,000,000 00
Catholic Mutual Benefit Association.....	6,234,749 79
Independent Order of Foresters.....	2,920,628 57
United Order of the Golden Cross.....	2,782,854 00
Woodmen of the World.....	6,975,300 00
Royal Templars.....	6,263,199 17
Improved Order of Heptanophis.....	6,233,065 22
Knights of the Macabees, Great Camp, Michigan.....	5,425,457 00
Order Railway Conductors.....	4,412,656 06
Royal Society Good Fellows.....	4,564,689 00
United Order of Pilgrim Fathers.....	3,000,000 00
Free Sons of Israel, Independent Order.....	2,800,000 00
Catholic Order of Foresters.....	2,920,628 57
Sons of Benjamin, Independent Order.....	2,782,854 00
New England Order Protection.....	2,306,000 00
Home Circle.....	2,306,000 00
Royal Leagues.....	1,962,008 96
Fraternal Mystic Circle.....	1,857,628 39
National Provident Union.....	1,791,634 37
Safety Fund Insurance Society.....	1,580,971 20
Iowa Legion of Honor.....	1,782,616 95
Order of Sparta.....	1,307,298 26
Canadian Order of Foresters.....	1,548,840 00
Ladies of the Macabees of the World.....	1,480,971 19
Protected Home Circle.....	1,489,959 27
Ladies' Catholic Benevolent Association.....	1,262,000 00
Knights of Columbus.....	1,233,087 17
Ladies of the Macabees of the World.....	1,480,971 19
Court of Honor.....	1,170,592 12
Knights and Ladies of Security.....	1,151,425 80
Shield of Honor.....	1,225,900 00
Canadian Order Chosen Friends.....	1,033,291 00
Supreme Tribe Ben-Hur.....	922,162 83
Knights and Ladies of the Golden Star.....	884,809 87
National Protective Legion.....	884,809 87
Fraternal Aid Association.....	768,248 86
Royal Neighbors of America.....	738,143 10
Order Mutual Protection.....	676,000 00
Order Scottish Clans.....	608,000 00
Select Knights and Ladies.....	505,500 00
Sons of Temperance.....	577,508 16
American Guild.....	548,234 23
Loyal Additional Benevolent Association.....	485,907 00
Select Friends.....	482,276 25
Knights of Father Mathew.....	482,000 00
Brotherhood of the Union.....	429,104 67
Legion of the Red Cross.....	365,406 22
Fraternal Union of America.....	328,000 00
Brotherhood of American Yeomen.....	298,443 29
Order of Select Knights.....	288,550 00
National Aid Association.....	264,410 00
Empire State Degree of Honor.....	289,000 00
Women of Woodcraft.....	262,352 00
Degree of Honor.....	289,000 00
American Benefit Society.....	237,703 12
Ancient Order of the Pyramids.....	227,374 00
Mystic Workers of the World.....	227,374 00
Workmen's Benefit Association.....	227,374 00
Modern Brotherhood of America.....	227,374 00
Catholic Relief and Beneficiary Association.....	207,881 00
Ancient Order Gleaners.....	207,881 00
Knights of the Loyal Guard.....	188,744 60
Loyal Mystic Legion of America.....	187,124 25
Mutual Protective League.....	168,442 95
The Grand Fraternity.....	172,966 62
Royal Circle.....	172,966 62
Knights of the Loyal Guard.....	172,966 62
Sons and Daughters of Justice.....	172,966 62
Catholic Women's Benevolent Legion.....	172,966 62
National Reserve Association.....	172,966 62
American Insurance Union.....	172,966 62
United Artisans.....	172,966 62
American Benevolent Association.....	172,966 62
Royal Highlanders.....	172,966 62
United Moderns.....	172,966 62
The Fraternal Tribunes.....	172,966 62
National Benevolent Society.....	172,966 62
Union Fraternal League.....	172,966 62
Knights of the Loyal Guard.....	172,966 62
Praternal Army of America.....	172,966 62
Bankers' Union of the World.....	172,966 62
Order of Pendo.....	172,966 62
Modern American Fraternal Order.....	172,966 62
Equitable Fraternal Union.....	172,966 62
Ecclesiastical Assembly.....	172,966 62
New Era Association.....	172,966 62
American Fraternal Insurance Union.....	172,966 62
United Presbyterian Mutual Benefit Association.....	172,966 62
Fraternities Accident Order.....	172,966 62
International Congress.....	172,966 62
Ancient Order Red Cross.....	172,966 62
Home Guards of America.....	172,966 62
Fraternal Home.....	172,966 62
Fraternal Brotherhood of the World.....	172,966 62
Knights and Ladies of Columbia.....	172,966 62
Sons and Daughters of Protection.....	172,966 62
Prudent Patricians of Pompeii.....	172,966 62
Mystic Tilters.....	172,966 62
Order of America.....	172,966 62
Grand Total.....	\$61,738,715 92

terminal organizations to continue on a cheap basis until the membership had grown to many thousands, and then change them all over; and, although there might be discontent, the order would be of sufficient size that it could lose twenty-five or fifty thousand members and still have a large membership at its back.

It seemed, however, to those in charge of the management of the Knights of the Loyal Guard and into whose keeping its future had been entrusted, that as a matter of honor, man to man, as a matter of justice, as a matter of equity and good faith, that just as soon as it had been demonstrated to them that the plan was wrong, that its rates were too low, and that it could not for all time carry out its agreements with the wives, children, and mothers of its membership,—that it should turn right about face, and that it should no longer go on and on and on, and take applications for membership and accept money under false pretenses, and with a full knowledge that the rates must be advanced and all members re-rated in the future.

It seems almost suicide, however, for a small organization, where its members were all fresh from the medical examiner, and preferred risks, who could get protection elsewhere, and who would be a most tempting prize for any other organization, to old the insurance company, to make a radical change and adopt a regular fixed monthly payment, and to change the rates for new business up to what the standard mortality and experience tables showed were necessary. Yet, even that radical change has been made. We have a loyal contented membership, a splendid and increasing reserve fund, and a steady growth, and together with all that, the confidence of the entire public, not only of bankers and business men, but of the best posted authorities in the fraternal field.

The supreme recorder general and the supreme paymaster general will report that on the 31st day of December, 1901, there was no liability against any funds of the order. There were no death claims unpaid, and no notices of death on hand in the office of the supreme recorder general. There was no general fund indebtedness whatever. There was an emergency fund of over \$75,000 on hand. There was a membership of over 6,000 persistent, paying members, and, better than all that, there was an intelligent, loyal, and contented membership, who had accepted the changes made, had commended the advanced steps taken and had valued their certificates which they had provided in this organization, for the benefit of their loved ones, far too highly to be misled by the unfaternal and ungenerous efforts of those who would attempt to build their organization up by tearing ours down.

EDWIN O. WOOD,  
Supreme Commander-in-Chief.



E. E. SIMPSON.

## THE LOYAL GUARD.

The history of the progress of the fraternal beneficiary system, or rather the many weary orders making up that system, has shown several ways of building up a great fraternal order.

The pioneer societies had no precedents established or experience of others to profit by; but for the most part, and almost without exception, they have been able to keep pace with the times and improve their plans, each time getting upon a more solid foundation.

Others have built up great orders by charging rates that they knew were too low, hoping to get a very large membership and then change the entire plan and readjust the rates of payment, applying both to old and new members alike.

Several of the supreme officers of the Knights of the Loyal Guard were advised by successful managers for large fra-

FRANK H. THOMAS,  
Chairman Executive Committee.